4335.0 - Health Insurance Survey, Australia, Jun 1998

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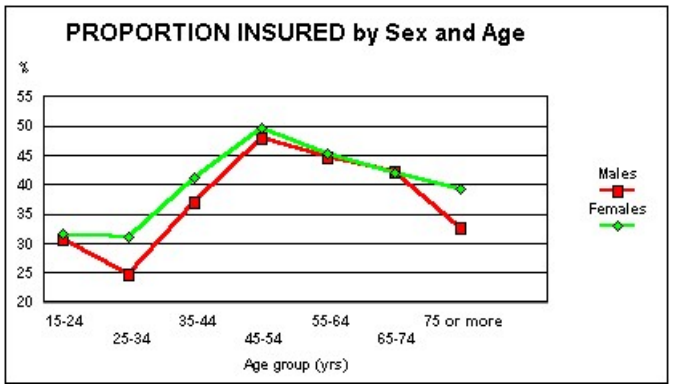
Private health insurance coverage varies with age - ABS

Figures released today by the Australian Bureau of Statistics (ABS) show that in 1998 private health insurance coverage was highest among people in the 45 to 64 year age group (over 45%) and lowest among those aged 25 to 34 years (28%).
Results from the Health Insurance Survey, conducted in June 1998 (which was prior to the introduction of the 30% rebate scheme) indicated that 38% of the population had some type of private health insurance cover. Most people with private insurance had both hospital and ancillary cover (66%).

Females aged 25-44 years and 75 years or more had higher rates of insurance coverage than males in those age groups. For other age groups, rates for males and females were similar.



The proportion of people with private health insurance increased markedly as the income of their contributor unit increased. A contributor unit comprises members of a family covered by common health insurance arrangements. Of people in contributor units with incomes less than $20,000 per annum, 20% had some form of private health insurance, compared with over 70% of people in units with annual income of $100,000 or more.

Couples and their dependent children were most likely to have private cover (45%), whereas units comprising a single person with children were the least likely (15%).

The most common reasons reported for having private health insurance were 'security/protection/peace of mind' and 'choice of doctor' (47% and 25% respectively). Access to 'ancillary services' or 'extras' was also commonly reported by those who had commenced private insurance in the last two years (23%). Most of those who were not privately insured considered that health insurance was 'too expensive' or 'that they could not afford it' .

Copies of the publication 1998 Health Insurance Survey, Australia (Cat. no. 4335.0) are available from ABS bookshops. A summary of findings can be found on this site. The ABS encourages media organisations with online news services to link to the summary. Please phone us if you need assistance to do this.

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